

**Parish of Penninghame  
(Church of Scotland)**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**at**

**31<sup>st</sup> December 2025**

**Congregation No: 090515**

**Charity No: SC031847**

**Reference and Administrative Information**

Charity Name: Parish of Penninghame (Church of Scotland)  
Charity Registration No: SC031847  
Congregation Reference No: 090515  
Contact Address: 9, Auchendoon Road  
Newton Stewart  
Wigtownshire  
DG8 6HY

**Trustees:****Kirk Session**

Rev. Edward Lyons	
Mrs J Burns	Mrs P McGettigan
Mr K Chambers	Mrs S McIlwraith
Mrs H Crawford	Mrs I Milroy
Mrs S Denwood	Mrs N McNally (ordained 14 September 2025)
Mr R Ekern	Mrs S Ogilvie
Mr J Lindsay	Mrs W Scott
Mrs C Lyons	Mrs J Warnock (joined Session 14 September 2025)
	Mrs M Whiteside (joined Session 14 September 2025)

Moved away 9 June 2025	Mr D Kain
Became elder emeritus 19 November 2025	Mrs I Hunter
Became elder emeritus 19 November 2025	Mr J Hunter

**Principal Office-Bearers**

Minister: Rev. Edward D Lyons BD MTh  
Session Clerk: Mrs Jenny Burns  
Treasurer: Mrs Pauline J Ekern

**Independent Examiner:**

Mr John Simpson FCA,  
Montpelier Professional (Galloway) Ltd., 1 Dashwood Square  
Newton Stewart DG8 6EQ

**Bankers**

Bank of Scotland  
37 Albert Street, Newton Stewart, DG8 6EF

**Trustees' Annual Report**  
**Year ended 31<sup>st</sup> December 2025**

**Structure, Governance and Management**

**Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

**Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

**Organisational Structure**

The Kirk Session, which meets four times a year and at other times as required, is responsible for the spiritual and temporal affairs within the Church. Committees are established for Administration, Charities & Welfare, Finance, Outreach & Nurture, and Property. In addition, there is now a Pastoral Care Team. All are convened by a Session Member, and reports are presented to the full Session.

**Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Penninghame St John's promotes the Christian faith through worship and outreach and serves the community of Newton Stewart and surrounding area. Morning worship takes place in Penninghame St John's every Sunday at 10.30am and these services are recorded and uploaded onto Penninghame St John's YouTube channel, website and Facebook page. Gathering songs are performed by a small group of singers and musicians at the beginning of morning worship and the choir perform throughout the year at Easter, Remembrance Sunday and Nine Lesson and Carols services. A monthly evening service called the Gathering, Young People and Schools, weekly Sunday Club, Bible Studies, Morning Prayer and Prayers for Peace all take place. Regular Men's Breakfasts and Fellowship Dinners are held in local venues and are an opportunity to enjoy fellowship and support local businesses. A group for young people aged Primary 7 to Secondary age meet for pizza and games evenings and monthly activity nights in conjunction with Barcaple Abernethy Trust.

**Public benefit**

The trustees have referred to the guidance contained in the Office of the Scottish Charity Regulator's general guidance on public benefit when reviewing their objectives and in planning their future activities. In particular, the trustees consider how planned activities will contribute to the objectives they have set.

**Trustees Annual Report (cont.)**  
**Year Ended 31<sup>st</sup> December 2025**

**Achievements and Performance**

As of 31<sup>st</sup> December 2025, the Communion Roll stood at 310 members, no weddings and 21 funerals were conducted during the year. The Sunday Club has 32 children enrolled and the Guild continues with 20 members.

A week-long Holiday Club was held in July with 80 children registered for the week with a peak attendance of between 50-60. A new "mocktail evening" mid-week provided an opportunity for meaningful contact with parents and an enjoyable family ceilidh and barbeque rounded off a very successful week.

Over 200 people gathered at the opening of the Christmas Tree Festival which ran during Advent weekends. 70 trees were on display with contributors ranging from individuals, charities, groups, organisations and local businesses.

Copies of the church magazine are delivered to every church member to let them know about the life of the church.

The Kirk Session donated a £300 bursary to one local student from the McLean bursary.  
A crisis relief donation of £140 for two nights' accommodation for a homeless person through a Bequest Fund.

The congregation supports local and international charities. Donations have been sent to Christian Aid, the Church of Scotland's World Mission Council. The Christmas Tree Festival in December raised £1,192 for Bethany Christian Trust. The congregation continues to support the Machars Churches' Basics Bank which provides vital support for those struggling with the cost of living crisis.

The church was used as a venue by the Guild for their Big Sing, by the Newton Stewart Music Festival showcasing young musicians and Creetown Silver Band.

**Future**

It is anticipated that funds might need to be raised to repair the tower and freshen the paint of the hall and sanctuary. A 5-year plan has been drawn up to refurbish the Manse to be funded from Reserves.

### **Financial Review**

The major source of funding continues to be through weekly offerings and regular giving. Gift Aid continues to be the main source of congregational giving along with tax reclaimed on Gift Aid. There has been a gradual increase in the amount of donations received this year across all types of giving.

An Unrestricted Legacy was received from the estate of Miss Marion Deacon Deceased in the sum of £34,000. This sum has been invested with the Church of Scotland Investors Trust in a General Purpose Deposit Fund named Deacon Legacy. The church also benefited from two other smaller unrestricted legacies.

By the end of 2025 we were able to use £4,100 from the General Fund towards water ingress repairs in the church and £2,600 towards repair and redecoration of the Manse. We ended the year with a surplus, an unrestricted Excess of Payments over Receipts of £24,715 (2024: deficit of £4,838). An overall Excess of Payments over Receipts surplus of £26,431 (2024: deficit of £4,714) was made during this financial year.

### **Reserves Policy**

At the end of the year the Church increased its unrestricted cash funds to £102,044 (2024: £77,329). We have also been able to finish the year with a balance of £23,850 in General Purpose Reserve Funds (2024: £18,850) with £32,515 held in a separate unrestricted Reserve Funds purpose entitled 'Nelson Legacy' and £34,000 in another unrestricted Reserve Fund entitled 'Deacon Legacy'. Our aim is to keep the working balance in Reserve Funds to a figure of not less than £12,000 during 2025.

Refurbishment of the kitchen in the hall, was approved by the Kirk Session in November 2024, and capped at £15,000. A further £3,000 was required to finish the project. £13,000 was funded by the 'Nelson legacy' and £5,000 from the General Fund.

At the end of the year the Church & Guild holds £4,786 (2024: £3,070) of restricted and endowment funds which have been provided for the purposes specified in Note 3. In addition to cash funds, the Church also holds unrestricted investments with a market value at the year end of £437,194 (2024: £424,527), as described in Note 4, and restricted investments with a market value at the year end of £14,374 (2024: £13,958).

At the end of 2025, the Trustees designated £2,500 for Outreach work and £1,500 for Congregational Organisational work. The designated Manse Allowance Fund has been allocated £1,200 for 2026.

### **Investment Power and Policy**

The Bennan Trust (38,384 units) and Bequest Endowment Funds (1,262 units) have been invested in an Income Fund with The Church of Scotland's Investors' Trust, a fund which aims to provide investors with a high and sustainable income with funds invested predominantly in fixed interest bonds and operated on a unitised basis. The Income Fund is professionally managed by Royal London Asset Management based in London. Distributions from the Income Fund are made in March and September, but they are effectively three months in arrears from the periods in which they have been accrued. Consequently, the income accrued in the Fund in the first half of a calendar year determines the distribution made in September and the income received in the second half of a year determines the payment made in the following March. Investment Income received this year was £23,788 (2024: £25,641).

In the 12-month period to September 2025, the Income funds delivered a total return of 7.58% which outperformed its benchmark of 3.70%. This fund continues to deliver returns over the long term which are better than that of the benchmark against which the Fund is measured.

The Trustees, having regard to the liquidity requirements of the Church finances, have kept available Reserve Funds in an interest-bearing Deposit Fund with The Church of Scotland Investors' Trust. Deposits are moved between the Reserve Fund and General Account on an as required basis so as to keep a working balance in the General Account at all times. The Fund is professionally managed by Thomas Miller Investment Limited, based in London and Edinburgh. The Fund's aim is to provide investors with competitive rates of interest, while preserving nominal capital values. Deposits are repayable on demand with interest calculated quarterly in arrears, paid gross in May and November and closely track interest received by the Trust. Deposit Fund interest received this year was £2,724 (2024: £1,863).

### **Statement of Trustees' Responsibilities Year ended 31<sup>st</sup> December 2025**

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the asset.

J.M. Burns J Burns

Date: 25 March 2026

Session Clerk

## **Examiner's Report to the Trustees of Parish of Penninghame (Church of Scotland)**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2025 which are set out on pages 9 to 16.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10[1][d] of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44[1][c] of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44[1][a] of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



John Simpson F.C.A.  
Chartered Accountants Ireland  
Montpelier Professional (Galloway) Limited  
1 Dashwood Square  
Newton Stewart  
DG8 6EQ

Date: 26/3/26

**Parish of Penninghame (Church of Scotland)**  
**Receipts & Payments Account**  
**Year Ended 31st December 2025**

	<b>Unrestricted Funds 2025</b>	<b>Restricted Funds 2025</b>	<b>Endowment Funds 2025</b>	<b>Total 2025</b>	<b>Total 2024</b>
<b><u>Receipts</u></b>					
Donations ( <i>see Note 1</i> )	70,603	1,414	0	72,017	81,067
Legacies	36,000	0	0	36,000	0
Activities for Generating Funds	0	0	0	0	0
Bank & Deposit Interest	2,716	0	8	2,724	1,863
Investment Income	23,031	0	757	23,788	25,641
	<b>132,349</b>	<b>1,414</b>	<b>765</b>	<b>134,529</b>	<b>108,571</b>
Rental of premises ( <i>see Note 6</i> )	5,437	0	0	5,437	6,586
Sale of investments	0	0	0	0	0
Grants	104	400	0	504	121
Third Party Collections	2,357	0	0	2,357	0
Other Receipts ( <i>see Note 7</i> )	0	0	0	0	0
Penninghame Guild	0	432	0	432	619
Kitchen Fund	1,000	2,423	0	3,423	0
Faith in Action	239	0	0	239	0
<b>TOTAL RECEIPTS</b>	<b>141,486</b>	<b>4,669</b>	<b>765</b>	<b>146,920</b>	<b>115,897</b>
<b><u>Payments</u></b> ( <i>see Note 2</i> )					
Cost of generating funds	108	0	0	108	129
Charitable activities	114,934	3,191	440	117,565	118,336
Penninghame Guild	0	87	0	87	700
Governance costs	1,080	0	0	1,080	1,332
Purchase of Equipment	1,649	0	0	1,649	114
<b>TOTAL PAYMENTS</b>	<b>116,771</b>	<b>3,278</b>	<b>440</b>	<b>120,487</b>	<b>120,611</b>
<b>Excess of Receipts over Payments</b>					
<b>for the year before transfers</b>	<b>24,715</b>	<b>1,391</b>	<b>325</b>	<b>26,431</b>	<b>(4,714)</b>
Transfers (unrestricted to restricted)	0	0	0	0	0
<b>Excess of Receipts over Payments</b>					
<b>for the year</b>	<b>24,715</b>	<b>1,391</b>	<b>325</b>	<b>26,431</b>	<b>(4,714)</b>

**Parish of Penninghame (Church of Scotland)**  
**Statement of Balances**  
**As at 31<sup>st</sup> December 2025**

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & Deposit Balances brought forward	77,329	859	2,211	80,399	85,113
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year	24,715	1,391	325	26,431	(4,714)
Bank & Deposit Balances carried forward	102,044	2,250	2,536	106,830	80,399
<b><u>Investments at market value</u></b>					
Bequest Funds	0	0	14,374	14,374	13,958
Bennan Trust	0	0	437,194	437,194	424,527
	0	0	451,568	451,568	438,485
<b><u>Assets</u></b>					
Funeral (December)	0	0	0	0	0
HMRC (Gift Aid tax to recover)	990	0	0	990	1,302
Grant (LP of Worship)	0	0	0	0	0
HMRC (PAYE debtor)	63	0	0	63	0
	1,053	0	0	1,053	1,302
<b><u>Liabilities</u></b>					
A McDowall Electrical Work	4,834	0	0	4,834	0
	4,834	0	0	4,834	0

The accounts were approved by the Kirk Session on 25<sup>th</sup> March 2026.

For and on behalf of the Kirk Session

J. M. Burns. Jenny Burns, Session Clerk

Pauline J Ekern Pauline J Ekern, Treasurer

**Parish of Penninghame (Church of Scotland) - Notes to the Accounts**

	<b>Unrestricted Funds 2025</b>	<b>Restricted Funds 2025</b>	<b>Endowment Funds 2025</b>	<b>Total 2025</b>	<b>Total 2024</b>
<b>1. Analysis of Donations</b>					
Gift Aid Donations	34,900	0	0	34,900	42,163
Tax Recovered on Gift Aid	9,635	0	0	9,635	12,199
FWO Scheme (non Gift Aid)	2,312	0	0	2,312	3,074
Ordinary Offerings (Open Plate)	16,301	0	0	16,301	15,699
Other offerings, Donations, etc.	3,855	0	0	3,855	6,700
National Giving Day	0	0	0	0	0
Congregational organisation	0	110	0	110	447
Outreach	0	1,304	0	1,304	785
Stewardship Donations	3,600	0	0	3,600	0
	<b>70,603</b>	<b>1,414</b>	<b>0</b>	<b>72,017</b>	<b>81,067</b>
<b>2. Analysis of Donations</b>					
<b>Cost of Generating Funds</b>					
Fund raising expenses	0	0	0	0	7
Offering envelopes	108	0	0	108	122
	<b>108</b>	<b>0</b>	<b>0</b>	<b>108</b>	<b>129</b>
<b>Charitable activities</b>					
Giving to Grow	51,362	0	440	51,802	48,436
Presbytery dues	2,044	0	0	2,044	1,505
Minister's expenses	3,295	0	0	3,295	3,097
Pulpit supply	0	0	0	0	0
Other staffing costs	9,323	0	0	9,323	8,914
Fabric repairs & maintenance	9,974	1,501	0	11,475	23,471
Council tax	3,205	0	0	3,205	2,951
Heat & light	11,801	0	0	11,801	14,906
Insurance	4,725	0	0	4,725	4,328
Other building costs	6,844	100	0	6,944	116
Organ and music	1,196	0	0	1,196	836
Printing & stationery	2,429	0	0	2,429	3,317
Congregational organisations	1,136	110	0	1,246	1,361
Outreach	2,294	1,320	0	3,614	3,226
Expenses - Other	4,216	0	0	4,216	1,962
Rental Refunds	90	0	0	90	0
Youth Group Expenses	0	160	0	160	0
	<b>113,935</b>	<b>3,191</b>	<b>440</b>	<b>117,565</b>	<b>118,336</b>
<b>Penninghame Guild</b>	<b>0</b>	<b>87</b>	<b>0</b>	<b>87</b>	<b>700</b>
<b>Governance Costs</b>					
Independent examiner's fees	1,080	0	0	1,080	1,332
<b>Other payments</b>					
Purchase of Equipment	1,649	0	0	1,649	114

**3. Movement in Funds**

	As at 1st January 2025 £	Receipts £	Payments £	Transfers £	As at 31st December 2025 £
<b>Unrestricted Funds</b>					
General Fund	12,950	106,486	(104,056)	(4,197)	11,183
General Savings Account	14	0	0	0	14
Reserve Fund	18,850	0	0	5,000	23,850
Nelson Legacy	45,515	0	0	(13,000)	32,515
Des. Con. Organisation Fund	0	0	(1,136)	1,136	0
Designated Outreach Fund	0	0	(2,294)	2,294	0
Designated Manse Allowance Fund	0	0	(718)	1,200	482
Kitchen Project Fund	0	1,000	(8,567)	7,567	0
Deacon Legacy	0	34,000	0	0	34,000
	77,329	141,486	(116,771)	0	102,044
<b>Restricted Funds</b>					
Congregational Organisations Fund	0	110	(110)	0	0
Outreach Fund	0	1,457	(1,320)	0	137
Kitchen Project Fund	0	2,670	(1,601)	0	1,069
Congregational Youth Fund	600	0	(160)	0	440
Penninghame Guild Fund	259	432	(87)	0	604
	859	4,669	(3,278)	0	2,250
<b>Endowment Funds</b>					
McLean Bequest	680	400	(300)	0	780
Douglas Mortification Trust	535	204	(140)	0	599
Ewart Bequest	37	8	0	0	45
Kelly Bequest	153	20	0	0	173
Kerr Bequest	805	133	0	0	938
	2,211	765	(440)	0	2,536
<b>TOTAL FUNDS</b>	<b>80,399</b>	<b>146,920</b>	<b>(120,489)</b>	<b>0</b>	<b>106,830</b>

#### Purposes of Unrestricted Funds

General Fund: Funds used for the day-to-day income and expenditure of the church and to receive and pay out collections to selected charities.

General Savings Account - short term deposit account.

Reserve Fund: to hold any surplus funds generated by the church for use in future projects and to move in and out of the General Funds to maintain a working balance.

Nelson Legacy: Spending to be decided by Kirk Session.

Kitchen Project fund: Funds for the purchase of small appliances and equipment in the kitchen.

Deacon Legacy: Spending to be decided by Kirk Session.

#### Purposes of Designated Funds

Congregational Organisations Fund: Funds set aside by the Trustees for the work carried out by Church organisations.

Outreach Fund: Funds set aside by the Trustees for the work of the Church within the wider local community.

Manse Allowance Fund: Funds set aside by the Trustees for the purpose of ongoing redecoration and small repairs, and the replacement of minor fixtures and fittings at the Manse.

#### Purposes of Restricted Funds

Congregational Organisations Fund: Donations given specifically for work carried in church organisations such as Sunday Club.

Outreach Fund: Donations given specifically for the work of the church within the wider community.

Kitchen Project Fund : Donations given specifically for purchase of small appliances and equipment in new Hall kitchen.

Youth Fund: to provide social activities for secondary school aged members of Sunday Club.

Penninghame St John's Guild Fund: to be used for Guild income and expenditure purposes and to receive and pay out collections to selected charities.

#### Purposes of Endowment Funds

McLean Bequest: assisting those schooled in the parish, as bursaries during Arts and Divinity courses at any Scottish University.

Douglas Mortification Trust: for the benefit of the poor in Penninghame Parish as directed in its original Trust Deed.

Ewart Bequest: providing coals to the poor of the parish.

Kelly Bequest: providing annual entertainment for the poor of the parish.

Kerr Bequest: to benefit the sick and ailing of the parish.

It was proposed and agreed that the purposes of the Bequest Fund be adopted as follows, as being complicit with OSCR's definition of "Relief of Poverty: Financial, Emotional and Physical Needs" ie utility costs, emergency overnight accommodation, transport to and from church, uniforms, winter coats and shoes, transport to relatives or hospital.

All the above funds are allocated at the sole discretion of the Minister of the parish up to £100.

#### **4. Investment Income**

In 2010 the Congregation became the beneficiary of the income from the Bennan Trust, whose capital comprises a holding of 4% Consolidated Loan Stock and a holding of 3.5% War Stock. On inception the holdings had a market value of £315,534. There is provision for the Trust to be brought to an end in 2060 in favour of the Parish of Penninghame, failing which, the General Trustees of The Church of Scotland. In early 2015 the Government redeemed both of the above holdings and the Trustees of The Bennan Trust have now reinvested the capital in the Income Fund of The Church of Scotland Investors' Trust.

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The distribution of income in this Income Fund was paid at the rate of 30 per unit (ppu) in March and September

The Deposit Fund has been affected by the slow decline in the Bank of England base rates since August 2024. Reflecting this, the interest rate paid by the fund for the quarter to September 2025 was 4.09%, down from the 4.33% paid in the quarter to June 2025.

## 5. Analysis of Congregational Organisation and Outreach Funds

<u>Congregational Organisations</u>	Receipts	£	£	Payments	£	£	2025 Net Cost £	2024 Net Cost £
<b>Bible Study Groups</b>		0		Books		286	(286)	(62)
<b>Sunday Club</b>	Donations	50	50	Prizes	458			
				Activity materials	44			
				Gifts & presents	171			
				Hall hire (Xmas party)	30			
				Summer outing	35			
				Hall Hire (during kitchen refurb)	162	900	(850)	(633)
<b>Choir</b>		60	60	Music sheets	60	60	0	
<b>Psalms &amp; Stretches</b>		0					0	(219)
			110			1,246	(1,136)	(914)
<b><u>Outreach</u></b>	<b>Surplus B/F</b>					<b>Surplus C/F</b>		
<b>Wreath Making</b>	Donations	384	384	Materials		362	22	0 (5)
<b>Holiday Club</b>	Donations	310		Activity materials & Flyers	1,198			
	Grant	400	710	Refreshments	715			
				Ceilidh band	350	2,263	(1,553)	(2,018)
<b>Wooly Weds Knitting</b>	Donation	60	60	Heat & Light	60	60	0	0
<b>Saturday Social</b>			0				0	(25)
<b>Fellowship Dinner</b>	Donations	263	263	Catering	148	148	115	0 0
<b>Christmas Tree Festival</b>			0	Mince pies	54			
				Band	50			
				Posters & covers & serviettes	50	154	(154)	(154)
<b>Alpha Course</b>	Donations	40	40	Day out/catering/books	542	542	(502)	(239)
<b>Shield for Minnigaff School Sports</b>			0	Shield for School Sports	84	84	(84)	0
			1,457			3,614	137	(2,294) (2,441)

## 6. Contributions to Costs (Rental of Premises)

	2025		2024	
	No.	£	No.	£
Funerals	15	3,030	26	4090
Weddings	0	0	1	0
Hall Lets	29	2,317	31	2496
		<u>5,347</u>		<u>6,586</u>

## 7. Other Receipts

£

<u>0</u>
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## 8. Collections for Third Parties

	£	£
	2025	2024
<b>Penninghame Church</b>		
Eggshell Cambodia	424	246
Christian Aid	552	809
Bethany Trust	1142	1966
World Mission	239	289
	<u>2,357</u>	<u>3,310</u>

## **9. Minister' s Stipend**

All Church of Scotland congregations contribute to the Giving to Grow Fund which bears the cost of all ministers' stipends and employers' contributions for National Insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the 5<sup>th</sup> and subsequent years of service) £38,884.

## **10. Trustee Remuneration and Related Party Transaction**

During the year one Trustee received reimbursement of expenses incurred totalling £6,048 for Council Tax, telephone and travel costs. The total amount of unrestricted donations made by Trustees during the year amounts to £7,755. During the year, a close family member of Mr K Chambers (Trustee) received £1,700 as relief organist. There were no further related party transactions during the year.

Charity Trustee Liability Insurance is provided by our policy with Church of Scotland Insurance Services Ltd, wholly owned by the General Trustees of the Church of Scotland.

Actual 2025		Offerings		Budget 2026
	34,900	Gift Aid Donations	33,249	
	9,635	Tax Recovered on Gift Aid	10,265	
	2,312	WFO Scheme (non Gift Aid)	6,018	
	16,301	Ordinary Offerings (Open Plate)	15,605	
72,017	<u>8,869</u>	Other offerings, Donations, etc.	<u>4,055</u>	69,192
		<b>Ordinary Income</b>		
	5,347	Contributions to Costs	5,709	
	23,788	Investment income	23,000	
	2,724	Bank & deposit interest	4,040	
	504	Grants	2,500	
		Exceptional fundraising		
104,380	<u>32,363</u>	Other receipts	<u>35,249</u>	104,441
		<b>Expenditure</b>		
	108	Cost of Generating Funds	110	
	0	Fundraising Expenses		
		<u>National Ministry</u>		
	51,362	Giving to Grow	54,140	
53,514	<u>2,044</u>	Presbytery Levy	<u>1,500</u>	56,750
		<u>Local Staffing Costs</u>		
	3,295	Minister's Expenses	3,800	
	0	Pulpit Supply	0	
12,618	<u>9,323</u>	Salaries: Ch. Off/Organist/Cleaner	<u>9,532</u>	13,332
		<u>Building Costs</u>		
	18,419	Fabric repairs and Maintenance	14,200	
	11,801	Heating & Lighting	12,113	
	7,930	Insurance & Council Tax	8,630	
38,475	<u>325</u>	Cleaning materials	<u>229</u>	35,172
		<u>Other Local Costs</u>		
	1,144	Kirk Session Expenses	640	
	1,196	Organ and music	1,310	
	2,429	Printing & Stationery	1,780	
	428	Telephone & Postage	540	
	1,136	Congregational Organisations	1,500	
	2,294	Outreach	2,500	
	717	Manse Allowance	1,683	
	13,560	Other Expenses	<u>706</u>	10,659
	<b>118,167</b>		<b>115,913</b>	
	1,080	Governance Costs	1,488	
119,247	<u>0</u>	<b>Loan Repayment</b>	<u>0</u>	117,401
21,000		<b>Transfers to Reserves</b>		0
<u>6,133</u>		<b>Net Income</b>		<u>-12,960</u>